

State:	Arkansas	Filing Company:	Oxford Life Insurance Company
TOI/Sub-TOI:	L07I Individual Life - Whole/L07I.111 Single Premium - Single Life		
Product Name:	AWT and EWT		
Project Name/Number:	MIB - App Update/		

Filing at a Glance

Company:	Oxford Life Insurance Company
Product Name:	AWT and EWT
State:	Arkansas
TOI:	L07I Individual Life - Whole
Sub-TOI:	L07I.111 Single Premium - Single Life
Filing Type:	Form
Date Submitted:	10/04/2012
SERFF Tr Num:	OXFR-128715837
SERFF Status:	Closed-Approved-Closed
State Tr Num:	
State Status:	Approved-Closed
Co Tr Num:	AWTEWT2012MIBAR
Implementation	On Approval
Date Requested:	
Author(s):	Pat O'Hara
Reviewer(s):	Linda Bird (primary)
Disposition Date:	10/09/2012
Disposition Status:	Approved-Closed
Implementation Date:	
State Filing Description:	

State: Arkansas **Filing Company:** Oxford Life Insurance Company
TOI/Sub-TOI: L071 Individual Life - Whole/L071.111 Single Premium - Single Life
Product Name: AWT and EWT
Project Name/Number: MIB - App Update/

General Information

Project Name: MIB - App Update Status of Filing in Domicile: Not Filed
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 10/09/2012
State Status Changed: 10/09/2012
Deemer Date: Created By: Pat O'Hara
Submitted By: Pat O'Hara Corresponding Filing Tracking Number:
Filing Description:
10/4/12

Arkansas Department of Insurance

Please be advised that we are replacing Applications: AWT-OLIC Rev 9/2010, and EWT-OLIC Rev 9/2010 with applications: AWT-OLIC Rev 9/2012 and EWT-OLIC Rev 9/2012 respectively.

We have revised the applications in order to make the revisions to the MIB authorization language as required by MIB. The change requested by MIB will go into effect on January 1, 2013. The new language reads, "I authorize 'XYZ Insurance Company' , or its reinsurers, to make a brief report of my personal health information to MIB." (see page 5)

Please advise if you have any questions.

Patrick O'Hara
Oxford Life Insurance Company

888-757-3732 ext 670130

Company and Contact

Filing Contact Information

Pat O'Hara, Regulatory Compliance Analyst PatO'Hara@Oxfordlife.com
2721 N. Central Ave. 602-263-6666 [Phone] 670130 [Ext]
Phoenix, AZ 85004

Filing Company Information

Oxford Life Insurance Company	CoCode: 76112	State of Domicile: Arizona
2721 N. Central Avenue	Group Code: 574	Company Type:
Phoenix, AZ 85004-1172	Group Name:	State ID Number:
(888) 757-3732 ext. [Phone]	FEIN Number: 86-0216483	

Filing Fees

State: Arkansas **Filing Company:** Oxford Life Insurance Company
TOI/Sub-TOI: L07I Individual Life - Whole/L07I.111 Single Premium - Single Life
Product Name: AWT and EWT
Project Name/Number: MIB - App Update/

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No
Fee Explanation:	\$100 - 2 Applications
Per Company:	No

Company	Amount	Date Processed	Transaction #
Oxford Life Insurance Company	\$100.00	10/04/2012	63444555

State:	Arkansas	Filing Company:	Oxford Life Insurance Company
TOI/Sub-TOI:	L07I Individual Life - Whole/L07I.111 Single Premium - Single Life		
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	10/09/2012	10/09/2012

State:	Arkansas	Filing Company:	Oxford Life Insurance Company
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Disposition

Disposition Date: 10/09/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Form	AWT- Application		Yes
Form	EWT- Application		Yes

State:	Arkansas	Filing Company:	Oxford Life Insurance Company
TOI/Sub-TOI:	L07I Individual Life - Whole/L07I.111 Single Premium - Single Life		
Product Name:	AWT and EWT		
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Form Schedule

Lead Form Number: AWT-OLIC Rev 9/2012

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1		AWT-OLIC Rev 9/2012	AEF	AWT- Application	Initial:	46.000	AWT-OLIC Rev9-2012.pdf
2		EWT-OLIC Rev 9/2012	AEF	EWT- Application	Initial:	46.000	EWT-OLIC Rev9-12.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages



2721 NORTH CENTRAL AVENUE
PHOENIX, AZ 85004

Oxford Life



SINGLE PREMIUM LIFE INSURANCE APPLICATION

CONTENTS:

APPLICATION

HIPAA AUTHORIZATION RELEASE OF HEALTH RELATED INFORMATION

CONDITIONAL RECEIPT

PRIVACY NOTICE

FAIR CREDIT REPORTING ACT NOTICE

MEDICAL INFORMATION BUREAU (MIB) PRE-NOTICE

STRANGER OWNED LIFE INSURANCE (STOLI) NOTICE



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TELEPHONE INTERVIEW 1-888-801-5123

Section A — Personal Information

PROPOSED INSURED

SINGLE PREMIUM LIFE INSURANCE APPLICATION

Name (First, MI, Last)				
Address, City, State, Zip Code				
SSN, Tax I.D.# or Green Card Number	Gender	Date of Birth	Birth State	Phone Number ()
Email Address		U.S. Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No If no, are you a Permanent U.S. Resident <input type="checkbox"/> Yes <input type="checkbox"/> No		

OWNER (If other than Proposed Insured)

Owner's Name (First, MI, Last)	Owner's Address, City, State, Zip Code		
Owner's SSN, Tax I.D.# or Green Card Number	Relationship	Phone Number ()	
Does the Proposed Insured and/or Owner, have any existing life insurance or annuity coverage? <input type="checkbox"/> Yes <input type="checkbox"/> No Is this policy being purchased to replace any existing life insurance or annuity coverage? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, please list:			
Company	Policy No.	Address, City, State, Zip Code	
Has the Owner, Proposed Insured or Beneficiary entered into or made plans to enter into any agreement or contract to sell or assign the ownership of, or a beneficial interest in this policy? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, no coverage will be issued.			

Section B — Policy Information

ADVANCE WEALTH TRANSFER SINGLE PREMIUM LIFE INSURANCE

PREMIUM AMOUNT \$ _____		FACE AMOUNT \$ _____	
BENEFICIARY			
Primary	Address, City, State, Zip Code	SSN	%
Primary	Address, City, State, Zip Code	SSN	%
Contingent	Address, City, State, Zip Code	SSN	%
Contingent	Address, City, State, Zip Code	SSN	%

Section C — If any question in Section C is answered "Yes", or if height and weight exceeds the maximum range, NO COVERAGE CAN BE ISSUED.		ANSWER FOR PROPOSED INSURED	
1. What is your height and weight?	H_____ W_____		
2. Have you had, or been medically advised to have, an organ transplant, or have you been medically diagnosed as having a terminal illness or life expectancy of 12 months or less, or have you been diagnosed, treated (including dialysis) or taken medication for chronic kidney disease or kidney (renal) insufficiency or kidney or liver failure or do you have paralysis of two or more extremities?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
3. Have you been medically treated or diagnosed by a medical professional as having Acquired Immune Deficiency Syndrome (AIDS), AIDS related complex (ARC), or any immune deficiency related disorder or tested positive for the Human Immunodeficiency Virus (HIV)?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
4. Are you currently: hospitalized, confined to a bed or nursing facility, or using oxygen equipment to assist in breathing, or receiving Hospice Care?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
5. Have you been treated for insulin shock, diabetic coma, or ever taken insulin shots prior to the age of 50 or were you diagnosed with Diabetes prior to age 30?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
6. Have you ever been medically diagnosed, treated, or taken medication for: congestive heart failure (CHF), cardiomyopathy, Alzheimer's, dementia, organic brain syndrome, schizophrenia, bipolar disorder, mental incapacity, Lou Gehrig's disease (ALS), or Huntington's disease?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
7. Within the past 24 months, have you been confined more than twice to a hospital, nursing facility, convalescent care facility, assisted living facility, mental facility or Hospice Care?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
8. Within the past 24 months have you been diagnosed with internal cancer or melanoma, leukemia, lymphoma, stroke, transient ischemic attack (TIA) or have you had an amputation caused by any disease?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
9. Have you had more than one occurrence or any metastasis of any cancer in your lifetime (excluding basal or squamous cell skin cancer), or are you currently being treated for cancer or recurrence of cancer?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
10. Within the past 24 months have you:			
a. been medically diagnosed, treated or taken medication for: angina, chronic hepatitis, cystic fibrosis, Pulmonary Fibrosis, chronic obstructive pulmonary disease (COPD), chronic bronchitis, emphysema, respiratory failure or required oxygen equipment to assist in breathing?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
b. been diagnosed as having, been treated for or hospitalized for: heart attack, heart disease, heart or circulatory surgery (including pacemaker, by-pass, heart valve replacement, angioplasty or stent implant), uncontrolled high blood pressure or any procedure to improve circulation to the heart or brain?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
c. had Hodgkin's Disease, cirrhosis, liver disease, or systemic lupus (SLE)?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
d. had any neuromuscular disease (including cerebral palsy, multiple sclerosis, grand mal seizures, or Parkinson's disease)?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
11. Within the past 10 years, have you been convicted of a felony or are you currently on parole or on probation?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
12. Within the last 5 years have you been treated for, been advised to have treatment for, or excessively used, alcohol or any drugs of abuse, or have you been convicted of operating a vehicle while impaired or under the influence of alcohol or any drugs, or had your driver's license suspended or revoked, or attempted suicide?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
13. Have you been declined or postponed for life or health insurance in the past two years?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
14. Do you have any impairment, whether physical or mental, for which you need or receive assistance or supervision in performing normal activities of daily living such as dressing, eating, bathing, incontinence, toileting, taking medications, or moving without any type of physical assistance?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Section D – If any question in Section D is answered "Yes", it may not necessarily exclude coverage.			
15. Are you taking medication for any impairment in Section C?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
16. Have you used any nicotine based products in the past 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
17. Have you applied for life insurance with any other insurance companies in the last two years?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
18. Proposed Insured's driver's license number_____ State_____ <input type="checkbox"/> None			

Section E — Statements and Authorizations

PROPOSED INSURED'S STATEMENT (or Owner if legal representative)

I have read and understood the Application. I am not currently taking and I am not under the influence of any medications or drugs that would affect my ability to fully understand and to fully and accurately complete this Application. The representations in Sections A, B, C, D and E are true. I agree the policy shall not be in effect until it has been issued by Oxford Life Insurance Company ("the Company") and the premium is paid during my lifetime. I understand that the Producer has no authority to approve the Application, change the policy, or waive any policy provisions. I understand no insurance will be effective until the date stated in the policy and all eligibility requirements are met. The purpose of this Application is not to sell or assign it to any type of viatical settlement, senior settlement or life settlement company.

Proposed Insured's Initials

MEDICAL AUTHORIZATION

I authorize any physician, medical practitioner, hospital, medical care facility, the Veteran's Administration, insurance company, the Medical Information Bureau (MIB), pharmacy, pharmacy benefit manager, insurance laboratories, my employer or consumer reporting agency, to give Oxford Life Insurance Company or its reinsurers any information they have about my health, including confidential HIV-related information. I authorize Oxford Life Insurance Company, or its reinsurers, to make a brief report of my protected health information to MIB. I acknowledge receipt of the Medical Information Bureau Pre-Notice on page 7. I agree that a copy of this authorization is as valid as the original and I can obtain a copy on request. This authorization is valid for use in underwriting risk selection purposes only and is valid for 36 months, except for HIV-related information, which is only valid for 180 days from the date below.

WARNING

FRAUD NOTICE

Any person who knowingly submits a false statement in an Application or files a claim containing false or deceptive statements may be guilty of insurance fraud and subject to penalties under state law.

I have read, understand, and acknowledge the Fraud Notice.

Proposed Insured's Initials

Owner's Initials

MISREPRESENTATION NOTICE

If your answers to the questions in the application are incorrect or untrue, Oxford Life Insurance Company may deny coverage by voiding or canceling your policy and returning your premium payments to you or your estate. Be aware that voiding or canceling your policy may have an adverse impact to your intended beneficiary (ies).

I have read, understand, and acknowledge the Misrepresentation Notice. I agree that the information on this application will be relied on to determine insurability and that incorrect or untrue information may result in coverage being voided, subject to the Incontestability provision in the policy.

Proposed Insured's Initials

Owner's Initials

Proposed Insured's Signature

Owner's Signature

Date

Section F — Producer Only

PRODUCER'S STATEMENT

To the best of my knowledge and belief the Proposed Insured and/or Owner ☐ **does** ☐ **does not** have any existing life insurance or annuity coverage and the life insurance applied for ☐ **will** ☐ **will not** replace any existing life insurance or annuity coverage. I certify that I have verified the personal information of the Applicant by viewing a state issued driver's license, state issued I.D. card, military I.D. card, Permanent U.S. Resident (Green Card), passport or other government issued picture I.D. card. I further certify that any information recorded by me on this Application is true and accurate to the best of my knowledge and that the Proposed Insured and Owner appeared to me to be lucid and to fully understand all of the questions on this Application. I certify to the best of my knowledge that the Owner or Proposed Insured is not being paid cash or promised services as an inducement to enter into this insurance transaction and to my knowledge, this insurance transaction will not be sold or assigned for any type of senior settlement, life settlement or any other secondary market.

Writing Producer's Signature

Producer's Printed Name / Producer's Number

Date

PRODUCER USE ONLY IF REQUESTING COMMISSION SPLITS ☐ Advanced Wealth Transfer

_____ Producer's Printed Name	_____ Producer's Number	/	_____ %	Split
_____ Producer's Printed Name	_____ Producer's Number	/	_____ %	Split

MAIL POLICY TO: ☐ **Owner** ☐ **Producer**

This authorization complies with the HIPAA Privacy Rule

HIPAA Authorization
for Release of Health
Related Information

Name(s) of Primary Proposed Insured/Patient

Date of Birth

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

I authorize any health plan; physician; health care professional; hospital; clinic; laboratory; pharmacy; pharmacy benefit manager; medical facility; insurance company; insurance support organization (such as MIB Group, Inc. ("MIB") or any of its members or affiliates); or other health care provider that has provided payment, treatment or services to me or on my behalf (collectively, "My Providers") to disclose the entire medical record and any other protected health information concerning me to the company referenced on this authorization ("the Company") and their Producers; employees; and representatives. This includes information on the diagnosis or treatment of Human Immunodeficiency Virus (HIV) infection and sexually transmitted diseases. This also includes information on the diagnosis and treatment of mental illness and the use of alcohol; drugs; and tobacco, but excludes psychotherapy notes.

I further expressly authorize Oxford Life Insurance Company, or its reinsurers, to make a brief report of my personal health information and/or my protected health information to MIB. By my signature below, I acknowledge that any agreements I have made to restrict my protected health information do not apply to this authorization and I instruct My Providers to release and disclose the entire medical record without restriction for use in underwriting risk selection purposes.

This protected health information can be disclosed under the authorization at my request, as permitted by § 164.508 of the privacy regulations issued pursuant to the Health Insurance Portability and Accountability Act ("HIPAA Privacy Rule").

This authorization will remain in force for 36 months following the date of my signature below, regardless of my condition and whether living or deceased, and a copy of this authorization is as valid as the original. I understand that I have the right to revoke this authorization in writing, at any time, by sending a written request for revocation to the Company (**Attention: Policyholder Service Department, 2721 North Central Avenue, Phoenix, AZ 85004**). I understand that a revocation is not effective to the extent that any of My Providers has relied on this Authorization or to the extent that the Company has a legal right to contest a claim under an insurance policy or to contest the policy itself. I understand that any information disclosed pursuant to this authorization may be subject to redisclosure by the recipient and may no longer be protected by federal regulations governing privacy and confidentiality of health information (such as the HIPAA Privacy Rule). However, the Company will protect the privacy of health information in accordance with other applicable state and/or federal privacy laws and its own privacy policies.

I understand that My Providers may not refuse to provide treatment or payment for health care services because I refuse to sign this authorization. I further understand that if I refuse to sign this authorization to release my complete medical record the Company may not be able to process my Application; or if coverage has been issued, may not be able to make any benefit payments. I acknowledge that I have received a copy of this authorization.

Signature of Primary Proposed Insured/Personal Representative

Date

If signed by an individual's Personal Representative, describe authority to sign on behalf of the individual:

☐ Power of Attorney ☐ Other (please describe): _____

CONDITIONAL RECEIPT

PLEASE READ THIS CAREFULLY. This Conditional Receipt will not become effective unless each of the following conditions are met:

- 1) The premium is paid according to the method of premium payment selected in the application in an amount equal to or greater than the minimum required by the Policy; and is received by the Company.
- 2) All underwriting and application requirements are completed no more than 45 days after the date of this Receipt;
- 3) There is no material misrepresentation in the Application, telephone or other interviews, or medical information provided to the Company and
- 4) On the effective date, the Proposed Insured is insurable for the insurance requested in the Application.

If all requirements are not met, or the person(s) to be insured dies by suicide, the liability of the Company is limited to a full refund to the Owner of all premiums received by the Company.

In the event of an adverse underwriting decision, the Company will mail notice to the Owner of the rejection of the Application for insurance and refund the premium, thereby terminating this Receipt. This Receipt provides no insurance for riders or additional benefits.

All checks must be made payable to Oxford Life Insurance Company. Do not make checks payable to the Producer or leave payee blank.

The Company's liability is limited to a refund of the premium paid.

I have advised the Proposed Insured and Owner of the terms, conditions, and limitations of this Conditional Receipt. If the premium is received by check, I have received from _____ a check in the amount of \$_____. The Application bears the same date as this Receipt. I acknowledge that no producer or broker is authorized to alter or waive the terms of this Receipt, or pass on insurability.

Dated at (City & State)

On (Date)

Producer's Signature

LEAVE THIS PAGE WITH OWNER IF PAYMENT IS MADE WITH APPLICATION.

PRIVACY NOTICE

Your privacy is protected. Oxford Life Insurance Company (We, Us, Our), like other insurance companies, sometimes evaluates the medical history and other personal information about Applicants to determine their eligibility for certain policies. (Personal information includes information such as age, occupation, physical condition, health history, habits, general reputation, credit and career.) We also use this information to administer Your insurance coverage after it is in force.

We rely heavily on information provided by You. We may also supplement this information from other sources, such as medical professionals or institutions that have treated You or family members covered under Your policy; insurance support organizations; other insurance companies to which You have applied; and employers.

Any information You give Us regarding Your insurability and any information received from other sources will be treated as strictly confidential. In some situations, and in compliance with applicable law, We may disclose necessary items of information to third parties, who may retain a copy and disclose the information to others for whom they perform such services, without Your specific authorization. Unless You request otherwise, Your name, address, date of birth and phone number may be used by Us or Our affiliates to inform you of other insurance products or services which are available. We may also disclose this information to: (1) an organization performing administrative, business or professional services for Us; (2) other insurance companies to which You apply; and (3) your physician or medical professional.

You have the right to be told about and to copy, if you wish, items of personal information that appear in Our files. You also have the right to seek correction of information you believe to be inaccurate.

THE ABOVE IS A GENERAL DESCRIPTION OF OUR PRIVACY PRACTICES. IF YOU WOULD LIKE A MORE DETAILED EXPLANATION OF OUR PRACTICES AND THE CIRCUMSTANCES UNDER WHICH WE MAY USE OR DISCLOSE INFORMATION, PLEASE WRITE TO OUR PRIVACY OFFICER AT OXFORD LIFE INSURANCE COMPANY, 2721 NORTH CENTRAL AVENUE, PHOENIX, AZ 85004-1172, OR VISIT WWW.OXFORDLIFE.COM.

FAIR CREDIT REPORTING ACT NOTICE

With regard to Your Application, We may have requested an investigative consumer report. These reports contain information about Your character, general reputation, mode of living and health except as may be related directly or indirectly to Your sexual orientation. The information may have been obtained through interviews with You, Your neighbors, friends and others who know You. Upon request, We will give You the name and address of the consumer reporting firm so that You may request a copy of the report.

MIB PRE-NOTICE – Proposed Insured

Information regarding Your insurability will be treated as confidential. Oxford Life Insurance Company, or its reinsurers, may, however, make a brief report thereon to the Medical Information Bureau (MIB), a not-for-profit membership organization of insurance companies, that operates an information exchange on behalf of its members. If You apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, the MIB, upon request, will supply Oxford Life Insurance Company with the information in its file.

Upon receipt of a request from You, the MIB will arrange disclosure of any information it may have in Your file. Please contact MIB at 866-692-6901 (TTY: 866-346-3642). If You question the accuracy of information in the MIB's file, you may contact the MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of the Bureau's information office is: 50 Braintree Hill, Suite 400, Braintree, Massachusetts 02184-8734.

Oxford Life Insurance Company, or its reinsurers, may also release information in its file to MIB and to other life or health insurance companies to whom You may apply for life or health insurance, or to whom a claim for benefits may be submitted.

STRANGER OWNED LIFE INSURANCE (STOLI) NOTICE

State insurance law may prohibit the owner of a life insurance policy from entering into any agreement to sell, transfer or assign a life insurance policy prior to the date the policy was issued, or within a period of time specified by state law after the date the policy was issued. You should consult with legal advisors if you have any questions about these matters.

LEAVE THIS PAGE WITH OWNER

For Use With Life Insurance Applications



2721 NORTH CENTRAL AVENUE
PHOENIX, AZ 85004

Oxford Life

***Efficient
Wealth
Transfer***

TM

SINGLE PREMIUM IMMEDIATE TEMPORARY ANNUITY AND LIFE INSURANCE APPLICATION

CONTENTS:

APPLICATION

HIPAA AUTHORIZATION RELEASE OF HEALTH RELATED INFORMATION

CONDITIONAL RECEIPT

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MEDICAL INFORMATION BUREAU (MIB) PRE-NOTICE

STRANGER OWNED LIFE INSURANCE (STOLI) NOTICE



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SINGLE PREMIUM IMMEDIATE TEMPORARY
ANNUITY AND LIFE INSURANCE

APPLICATION

TELEPHONE INTERVIEW 1-888-801-5123

Section A — Personal Information

PROPOSED INSURED is also the ANNUITANT

Name (First, MI, Last)

Address, City, State, Zip Code

SSN, Tax I.D.# or Green Card Number

Gender

Date of Birth

Birth State

Phone Number

()

Email Address

U.S. Citizen ☐ Yes ☐ No

If no, are you a Permanent U.S. Resident ☐ Yes ☐ No

OWNER (If other than Proposed Insured)

Owner's Name (First, MI, Last)

Owner's Address, City, State, Zip Code

Owner's SSN, Tax I.D.# or Green Card Number

Relationship

Phone Number

()

Does the Proposed Insured and/or Owner, have any existing life insurance or annuity coverage? ☐ Yes ☐ No

Are any of these policies being purchased to replace any existing life insurance or annuity coverage? ☐ Yes ☐ No If Yes, please list:

Company

Policy No.

Address, City, State, Zip Code

Has the Owner, Proposed Insured or Beneficiary entered into or made plans to enter into any agreement or contract to sell or assign the ownership of, or a beneficial interest in this policy? ☐ Yes ☐ No If yes, no coverage will be issued.

Section B — Policy Information

■ SINGLE PREMIUM IMMEDIATE TEMPORARY ANNUITY

ANNUITY PAYOUT SCHEDULES Ages 60-75: The earlier of 10 Years or Life
Ages 76-80: The earlier of 7 Years or Life

ESTIMATED ANNUITY PREMIUM AMOUNT

\$ _____

ANNUITY TAX STATUS

☐ Roth IRA

☐ Non-Qualified

☐ IRA

☐ Other _____

Annuity Payout Payee: Oxford Life Insurance Company

ESTIMATED START DATE: _____

Notice of Tax Withholding and Election: I understand that all or a portion of each annual payment from my Single Premium Immediate Temporary Annuity (SPITA) may be considered taxable income, depending on whether the source of funds is qualified or non-qualified. I acknowledge that I am responsible for payments of income taxes on the portion of my annuity distribution. I understand that I may be subject to tax penalties if my payments of tax and withholding are not adequate.

I understand that if I elect tax withholding from each SPITA payout, that will decrease the SPITA payout amount and may decrease my life insurance death benefit. I understand that I will be billed for any additional premium due on the life insurance policy. If the entire annual premium is not paid, my policy may lapse. If I do not complete the election below, the Company is required to withhold federal and/or state income tax on the annuity distributions.

Owner's Initials

☐ I elect **not** to withhold any income tax from the annuity payments.

☐ Withhold income tax from the annuity payments.

Federal: ☐ 10% ☐ 15% ☐ 20%

Section B — Policy Information continued

■ LIMITED PREMIUM WHOLE LIFE INSURANCE

ESTIMATED FACE AMOUNT \$ _____

BENEFICIARY — Limited Premium Whole Life Insurance

Primary	Address, City, State, Zip Code	SSN	%
Primary	Address, City, State, Zip Code	SSN	%
Contingent	Address, City, State, Zip Code	SSN	%
Contingent	Address, City, State, Zip Code	SSN	%

Section C — If any question in Section C is answered "Yes", or if height and weight exceeds the maximum range, NO COVERAGE CAN BE ISSUED.	ANSWER FOR PROPOSED INSURED
1. What is your height and weight?	H _____ W _____
2. Have you had, or been medically advised to have, an organ transplant, or have you been medically diagnosed as having a terminal illness or life expectancy of 12 months or less, or have you been diagnosed, treated (including dialysis) or taken medication for chronic kidney disease or kidney (renal) insufficiency or kidney or liver failure or do you have paralysis of two or more extremities?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Have you been medically treated or diagnosed by a medical professional as having Acquired Immune Deficiency Syndrome (AIDS), AIDS related complex (ARC), or any immune deficiency related disorder or tested positive for the Human Immunodeficiency Virus (HIV)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Are you currently: hospitalized, confined to a bed or nursing facility, or using oxygen equipment to assist in breathing, or receiving Hospice Care?	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Have you been treated for insulin shock, diabetic coma, or ever taken insulin shots prior to the age of 50 or were you diagnosed with Diabetes prior to age 30?	<input type="checkbox"/> Yes <input type="checkbox"/> No
6. Have you ever been medically diagnosed, treated, or taken medication for: congestive heart failure (CHF), cardiomyopathy, Alzheimer's, dementia, organic brain syndrome, schizophrenia, bipolar disorder, mental incapacity, Lou Gehrig's disease (ALS), or Huntington's disease?	<input type="checkbox"/> Yes <input type="checkbox"/> No
7. Within the past 24 months, have you been confined more than twice to a hospital, nursing facility, convalescent care facility, assisted living facility, mental facility or Hospice Care?	<input type="checkbox"/> Yes <input type="checkbox"/> No
8. Within the past 24 months have you been diagnosed with internal cancer or melanoma, leukemia, lymphoma, stroke, transient ischemic attack (TIA) or have you had an amputation caused by any disease?	<input type="checkbox"/> Yes <input type="checkbox"/> No
9. Have you had more than one occurrence or any metastasis of any cancer in your lifetime (excluding basal or squamous cell skin cancer), or are you currently being treated for cancer or recurrence of cancer?	<input type="checkbox"/> Yes <input type="checkbox"/> No
10. Within the past 24 months have you: a. been medically diagnosed, treated or taken medication for: angina, chronic hepatitis, cystic fibrosis, Pulmonary Fibrosis, chronic obstructive pulmonary disease (COPD), chronic bronchitis, emphysema, respiratory failure or required oxygen equipment to assist in breathing? b. been diagnosed as having, been treated for or hospitalized for: heart attack, heart disease, heart or circulatory surgery (including pacemaker, by-pass, heart valve replacement, angioplasty or stent implant), uncontrolled high blood pressure or any procedure to improve circulation to the heart or brain? c. had Hodgkin's Disease, cirrhosis, liver disease, or systemic lupus (SLE)? d. had any neuromuscular disease (including cerebral palsy, multiple sclerosis, grand mal seizures, or Parkinson's disease)?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
11. Within the past 10 years, have you been convicted of a felony or are you currently on parole or on probation?	<input type="checkbox"/> Yes <input type="checkbox"/> No
12. Within the last 5 years have you been treated for, been advised to have treatment for, or excessively used, alcohol or any drugs of abuse, or have you been convicted of operating a vehicle while impaired or under the influence of alcohol or any drugs, or had your driver's license suspended or revoked, or attempted suicide?	<input type="checkbox"/> Yes <input type="checkbox"/> No
13. Have you been declined or postponed for life or health insurance in the past two years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
14. Do you have any impairment, whether physical or mental, for which you need or receive assistance or supervision in performing normal activities of daily living such as dressing, eating, bathing, incontinence, toileting, taking medications, or moving without any type of physical assistance?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Section D – If any question in Section D is answered "Yes", it may not necessarily exclude coverage.	
15. Are you taking medication for any impairment in Section C?	<input type="checkbox"/> Yes <input type="checkbox"/> No
16. Have you used any nicotine based products in the past 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No
17. Have you applied for life insurance with any other insurance companies in the last two years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
18. Proposed Insured's driver's license number _____ State _____ <input type="checkbox"/> None	

Section E — Statements and Authorizations

PROPOSED INSURED'S STATEMENT (or Owner if legal representative)

I have read and understood the Application. I am not currently taking and I am not under the influence of any medications or drugs that would affect my ability to fully understand and to fully and accurately complete this Application. The representations in Sections A, B, C, D and E are true. I agree the policies shall not be in effect until they have been issued by Oxford Life Insurance Company ("the Company") and the premium is paid during my lifetime. I understand that the Producer has no authority to approve the Application, change the policies, or waive any policy provisions. I understand no insurance will be effective until the date stated in the policies and all eligibility requirements are met. The purpose of this Application is not to sell or assign it to any type of viatical settlement, senior settlement or life settlement company.

Proposed Insured's Initials

MEDICAL AUTHORIZATION

I authorize any physician, medical practitioner, hospital, medical care facility, the Veteran's Administration, insurance company, the Medical Information Bureau (MIB), pharmacy, pharmacy benefit manager, insurance laboratories, my employer or consumer reporting agency, to give Oxford Life Insurance Company or its reinsurers any information they have about my health, including confidential HIV-related information. I authorize Oxford Life Insurance Company, or its reinsurers, to make a brief report of my protected health information to MIB. I acknowledge receipt of the Medical Information Bureau Pre-Notice on page 7. I agree that a copy of this authorization is as valid as the original and I can obtain a copy on request. This authorization is valid for use in underwriting risk selection purposes only and is valid for 36 months, except for HIV-related information, which is only valid for 180 days from the date below.

WARNING

FRAUD NOTICE

Any person who knowingly submits a false statement in an Application or files a claim containing false or deceptive statements may be guilty of insurance fraud and subject to penalties under state law.

I have read, understand, and acknowledge the Fraud Notice.

Proposed Insured's Initials

Owner's Initials

MISREPRESENTATION NOTICE

If your answers to the questions in the application are incorrect or untrue, Oxford Life Insurance Company may deny coverage by voiding or canceling your policy and returning your premium payments to you or your estate. Be aware that voiding or canceling your policy may have an adverse impact to your intended beneficiary (ies).

I have read, understand, and acknowledge the Misrepresentation Notice. I agree that the information on this application will be relied on to determine insurability and that incorrect or untrue information may result in coverage being voided, subject to the Incontestability provision in the policy.

Proposed Insured's Initials

Owner's Initials

Proposed Insured's Signature

Owner's Signature

Date

Section F — Producer Only

PRODUCER'S STATEMENT

To the best of my knowledge and belief the Proposed Insured and/or Owner ☐ **does** ☐ **does not** have any existing life insurance or annuity coverage and the life insurance applied for ☐ **will** ☐ **will not** replace any existing life insurance or annuity coverage. I certify that I have verified the personal information of the Applicant by viewing a state issued driver's license, state issued I.D. card, military I.D. card, Permanent U.S. Resident (Green Card), passport or other government issued picture I.D. card. I further certify that any information recorded by me on this Application is true and accurate to the best of my knowledge and that the Proposed Insured and Owner appeared to me to be lucid and to fully understand all of the questions on this Application. I certify to the best of my knowledge that the Owner or Proposed Insured is not being paid cash or promised services as an inducement to enter into this insurance transaction and to my knowledge, this insurance transaction will not be sold or assigned for any type of senior settlement, life settlement or any other secondary market.

Writing Producer's Signature

Producer's Printed Name / Producer's Number

Date

PRODUCER USE ONLY IF REQUESTING COMMISSION SPLITS

_____ Producer's Printed Name	_____ Producer's Number	/	_____ %	Split
_____ Producer's Printed Name	_____ Producer's Number	/	_____ %	Split

MAIL POLICY TO: ☐ **Owner** ☐ **Producer**

This authorization complies with the HIPAA Privacy Rule

**HIPAA Authorization
for Release of Health
Related Information**

Name(s) of Primary Proposed Insured/Patient

Date of Birth

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

I authorize any health plan; physician; health care professional; hospital; clinic; laboratory; pharmacy; pharmacy benefit manager; medical facility; insurance company; insurance support organization (such as MIB Group, Inc. ("MIB") or any of its members or affiliates); or other health care provider that has provided payment, treatment or services to me or on my behalf (collectively, "My Providers") to disclose the entire medical record and any other protected health information concerning me to the company referenced on this authorization ("the Company") and their Producers; employees; and representatives. This includes information on the diagnosis or treatment of Human Immunodeficiency Virus (HIV) infection and sexually transmitted diseases. This also includes information on the diagnosis and treatment of mental illness and the use of alcohol; drugs; and tobacco, but excludes psychotherapy notes.

I further expressly authorize Oxford Life Insurance Company, or its reinsurers, to make a brief report of my personal health information and/or my protected health information to MIB. By my signature below, I acknowledge that any agreements I have made to restrict my protected health information do not apply to this authorization and I instruct My Providers to release and disclose the entire medical record without restriction for use in underwriting risk selection purposes.

This protected health information can be disclosed under the authorization at my request, as permitted by § 164.508 of the privacy regulations issued pursuant to the Health Insurance Portability and Accountability Act ("HIPAA Privacy Rule").

This authorization will remain in force for 36 months following the date of my signature below, regardless of my condition and whether living or deceased, and a copy of this authorization is as valid as the original. I understand that I have the right to revoke this authorization in writing, at any time, by sending a written request for revocation to the Company (**Attention: Policyholder Service Department, 2721 North Central Avenue, Phoenix, AZ 85004**). I understand that a revocation is not effective to the extent that any of My Providers has relied on this Authorization or to the extent that the Company has a legal right to contest a claim under an insurance policy or to contest the policy itself. I understand that any information disclosed pursuant to this authorization may be subject to redisclosure by the recipient and may no longer be protected by federal regulations governing privacy and confidentiality of health information (such as the HIPAA Privacy Rule). However, the Company will protect the privacy of health information in accordance with other applicable state and/or federal privacy laws and its own privacy policies.

I understand that My Providers may not refuse to provide treatment or payment for health care services because I refuse to sign this authorization. I further understand that if I refuse to sign this authorization to release my complete medical record the Company may not be able to process my Application; or if coverage has been issued, may not be able to make any benefit payments. I acknowledge that I have received a copy of this authorization.

Signature of Primary Proposed Insured/Personal Representative

Date

If signed by an individual's Personal Representative, describe authority to sign on behalf of the individual:

☐ Power of Attorney ☐ Other (please describe): _____

CONDITIONAL RECEIPT

PLEASE READ THIS CAREFULLY. This Conditional Receipt will not become effective unless each of the following conditions are met:

- 1) The premium is paid according to the method of premium payment selected in the application in an amount equal to or greater than the minimum required by the Policy;
- 2) All underwriting and application requirements are completed no more than 45 days after the date of this Receipt;
- 3) There is no material misrepresentation in the Application, telephone or other interviews, or medical information provided to the Company and
- 4) On the effective date, the Proposed Insured is insurable for the insurance requested in the Application.

If all requirements are not met, or the person(s) to be insured dies by suicide, the liability of the Company is limited to a full refund to the Owner of all premiums received by the Company.

In the event of an adverse underwriting decision, the Company will mail notice to the Owner of the rejection of the Application for insurance and refund the premium, thereby terminating this Receipt. This Receipt provides no insurance for riders or additional benefits.

All checks must be made payable to Oxford Life Insurance Company. Do not make checks payable to the Producer or leave payee blank.

The Company's liability is limited to a refund of the premium paid.

I have advised the Proposed Insured and Owner of the terms, conditions, and limitations of this Conditional Receipt. If the premium is received by check, I have received from _____ a check in the amount of \$_____. The Application bears the same date as this Receipt. I acknowledge that no producer or broker is authorized to alter or waive the terms of this Receipt, or pass on insurability.

Dated at (City & State)

On (Date)

Producer's Signature

LEAVE THIS PAGE WITH OWNER IF PAYMENT IS MADE WITH APPLICATION.

PRIVACY NOTICE

Your privacy is protected. Oxford Life Insurance Company (We, Us, Our), like other insurance companies, sometimes evaluates the medical history and other personal information about Applicants to determine their eligibility for certain policies. (Personal information includes information such as age, occupation, physical condition, health history, habits, general reputation, credit and career.) We also use this information to administer Your insurance coverage after it is in force.

We rely heavily on information provided by You. We may also supplement this information from other sources, such as medical professionals or institutions that have treated You or family members covered under Your policy; insurance support organizations; other insurance companies to which You have applied; and employers.

Any information You give Us regarding Your insurability and any information received from other sources will be treated as strictly confidential. In some situations, and in compliance with applicable law, We may disclose necessary items of information to third parties, who may retain a copy and disclose the information to others for whom they perform such services, without Your specific authorization. Unless You request otherwise, Your name, address, date of birth and phone number may be used by Us or Our affiliates to inform you of other insurance products or services which are available. We may also disclose this information to: (1) an organization performing administrative, business or professional services for Us; (2) other insurance companies to which You apply; and (3) your physician or medical professional.

You have the right to be told about and to copy, if you wish, items of personal information that appear in Our files. You also have the right to seek correction of information you believe to be inaccurate.

THE ABOVE IS A GENERAL DESCRIPTION OF OUR PRIVACY PRACTICES. IF YOU WOULD LIKE A MORE DETAILED EXPLANATION OF OUR PRACTICES AND THE CIRCUMSTANCES UNDER WHICH WE MAY USE OR DISCLOSE INFORMATION, PLEASE WRITE TO OUR PRIVACY OFFICER AT OXFORD LIFE INSURANCE COMPANY, 2721 NORTH CENTRAL AVENUE, PHOENIX, AZ 85004-1172, OR VISIT WWW.OXFORDLIFE.COM.

FAIR CREDIT REPORTING ACT NOTICE

With regard to Your Application, We may have requested an investigative consumer report. These reports contain information about Your character, general reputation, mode of living and health except as may be related directly or indirectly to Your sexual orientation. The information may have been obtained through interviews with You, Your neighbors, friends and others who know You. Upon request, We will give You the name and address of the consumer reporting firm so that You may request a copy of the report.

MIB PRE-NOTICE – Proposed Insured

Information regarding Your insurability will be treated as confidential. Oxford Life Insurance Company, or its reinsurers, may, however, make a brief report thereon to the Medical Information Bureau (MIB), a not-for-profit membership organization of insurance companies, that operates an information exchange on behalf of its members. If You apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, the MIB, upon request, will supply Oxford Life Insurance Company with the information in its file.

Upon receipt of a request from You, the MIB will arrange disclosure of any information it may have in Your file. Please contact MIB at 866-692-6901 (TTY: 866-346-3642). If You question the accuracy of information in the MIB's file, you may contact the MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of the Bureau's information office is: 50 Braintree Hill, Suite 400, Braintree, Massachusetts 02184-8734.

Oxford Life Insurance Company, or its reinsurers, may also release information in its file to MIB and to other life or health insurance companies to whom You may apply for life or health insurance, or to whom a claim for benefits may be submitted.

STRANGER OWNED LIFE INSURANCE (STOLI) NOTICE

State insurance law may prohibit the owner of a life insurance policy from entering into any agreement to sell, transfer or assign a life insurance policy prior to the date the policy was issued, or within a period of time specified by state law after the date the policy was issued. You should consult with legal advisors if you have any questions about these matters.

LEAVE THIS PAGE WITH OWNER

For Use With Life Insurance Applications

State:	Arkansas	Filing Company:	Oxford Life Insurance Company
TOI/Sub-TOI:	L07I Individual Life - Whole/L07I.111 Single Premium - Single Life		
Product Name:	AWT and EWT		
Project Name/Number:	MIB - App Update/		

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):			
Readability Cert.pdf			

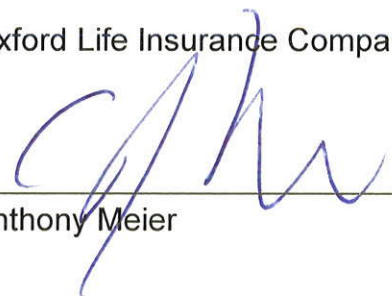
		Item Status:	Status Date:
Satisfied - Item:	Application		
Comments:	Applications attached to Form Schedule tab.		

READABILITY CERTIFICATION

To Whom It May Concern:

This is to certify that the attached forms, AWT-OLIC Rev. 9-2012 and EWT-OLIC Rev. 9-2012, has achieved a Flesch Reading Ease Score of 46 and is in compliance with the applicable laws and regulations of the State.

Oxford Life Insurance Company



Anthony Meier

Secretary
Title

September 21, 2012
Date